



Order Filed on August 7, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

FORMAN HOLT
365 West Passaic Street, Suite 400
Rochelle Park, NJ 07662
(201) 845-1000
Attorneys for Charles M. Forman,
Chapter 7 Trustee
Kimberly J. Salomon, Esq.
ksalomon@formanlaw.com

In Re:

ELIZABETH M. CONVERY,

Debtor.

Chapter 7

Case No. 22-16516 (VFP)

Hon. Vincent F. Papalia

**ORDER DISALLOWING CLAIM NO. 1 FILED BY
CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ONE, N.A.**

The relief set forth on the following page, numbered two (2), be and hereby is

ORDERED.

DATED: August 7, 2024

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page (2)

Debtor: Elizabeth M. Convery

Case No.: 22-16516 (VFP)

Caption: Order Disallowing Claim No. 1 Filed by Capital One Auto Finance, a Division of
Capital One, N.A.

THIS MATTER, having been brought before the Court upon the motion filed by Charles M. Forman, the chapter 7 trustee (the “Trustee”) for Elizabeth M. Convery (the “Debtor”), to disallow Claim No. 1 filed by Capital One Auto Finance, a Division of Capital One, N.A. (the “Claimant”) pursuant to [11 U.S.C. §§105 and 502](#) and [Fed. R. Bankr. P. 3007](#); and all parties in interest having received notice of the hearing and an opportunity to object; and the Court having considered all pleadings filed and the objections, if any; and for good cause shown, it is hereby

ORDERED that Claim No. 1 filed by the Claimant be and hereby is disallowed in its entirety.

In re:
Elizabeth M. Convery
Debtor

Case No. 22-16516-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 08, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:

Recip ID	Recipient Name and Address
db	+ Elizabeth M. Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Cassandra C. Norgaard	on behalf of Creditor John Conte cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cas sandrac.b124931@notify.bestcase.com
Cassandra C. Norgaard	on behalf of Creditor David Repetto cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cas sandrac.b124931@notify.bestcase.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titledxi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titledxi.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Aug 08, 2024

Form ID: pdf903

Total Noticed: 1

Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric R. Perkins	on behalf of Interested Party Brian Convery eperkins@becker.legal tcolombini@becker.legal;hbeggs@becker.legal
John P. Di Iorio	on behalf of Plaintiff Mary Stachowiak jdiiorio@shapiro-croland.com
John P. Di Iorio	on behalf of Creditor Mary Stachowiak jdiiorio@shapiro-croland.com
Justin Baumgartner	on behalf of Interested Party Brian Convery jbaumgartner@becker.legal tcolombini@becker.legal
Karl J. Norgaard	on behalf of Plaintiff Claire Mooney knorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com
Karl J. Norgaard	on behalf of Creditor David Repetto knorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com
Karl J. Norgaard	on behalf of Plaintiff Mary Stachowiak knorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com
Karl J. Norgaard	on behalf of Creditor John Conte knorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com
Kimberly J. Salomon	on behalf of Trustee Charles M. Forman ksalomon@formanlaw.com jkisla@formanlaw.com
Kimberly J. Salomon	on behalf of Plaintiff Charles M. Forman ksalomon@formanlaw.com jkisla@formanlaw.com
Myles Missirian	on behalf of Creditor Guaglardi & Meliti LLP mmissirian@adgmlaw.com, mmissirian@adgmlaw.com
Richard D. Trenk	on behalf of Interested Party Convery 2008 Family Trust rtrenk@trenkisabel.law averdugo@tisslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18